



**VISA PLATINUM PREFERRED/VISA PLATINUM/VISA
 CLASSIC**

| Interest Rates and Interest Charges | |
|--|--|
| Annual Percentage Rate (APR) for Purchases | Visa Platinum Preferred 8.90% Visa Platinum 9.90% Visa Classic 11.90% |
| APR for Balance Transfers | Visa Platinum Preferred 8.90% Visa Platinum 9.90% Visa Classic 11.90% |
| APR for Cash Advances | Visa Platinum Preferred 8.90% Visa Platinum 9.90% Visa Classic 11.90% |
| How to Avoid Paying Interest on Purchases | Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. |
| For Credit Card Tips from the Consumer Financial Protection Bureau | To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore. |
| Fees | |
| Annual Fee - Annual Fee | None |
| Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee | None None 1.00% of each transaction in U.S. dollars |
| Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee | Up to \$25.00 None Up to \$25.00 |

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Effective Date:

The information about the costs of the card described in this application is accurate as of: September 12, 2017
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum Preferred, Visa Platinum and Visa Classic are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Card Recovery Fee:

\$65.00.

Card Replacement Fee:

\$10.00.

Document Copy Fee:

\$12.00.

Emergency Card Replacement Fee:

\$150.00.

Pay-by-Phone Fee:

\$15.00.

CATHOLIC & COMMUNITY CREDIT UNION

1109 Hartman Lane
 Shiloh, IL 62221
 (618) 233-8073
 (800) 358-2233
 Fax: (618) 233-5794
 www.candccu.com

**CREDIT CARD
 APPLICATION**



There are costs associated with the use of a credit card. Information about costs, rates and fees may be contained in disclosures provided with this application or by calling us toll-free or collect at _____ or writing to us at the address stated on this application.

Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account.

Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if
 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI)
 2. your spouse will use the account, or
 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each Applicant must **individually** complete appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

Credit Card Account: Individual Joint

If this is an application for joint credit, Applicant and Co-Applicant each agree and acknowledge the intent to apply for joint credit (sign below):

| | |
|---|--|
| Applicant Date X (Seal) | Co-Applicant Date X (Seal) |
|---|--|

Credit Limit Requested \$

If Authorized User, Name:

PAYMENT PROTECTION Are you interested in having your loan protected? YES NO

If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

Guarantors Complete OTHER section below.

| APPLICANT | | | | OTHER <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> GUARANTOR <input type="checkbox"/> OTHER | | | |
|---|------------|------------------------|--|---|------------|------------------------|--|
| NAME (Last - First - Initial) | | | | NAME (Last - First - Initial) | | | |
| ACCOUNT NUMBER | | SOCIAL SECURITY NUMBER | | ACCOUNT NUMBER | | SOCIAL SECURITY NUMBER | |
| BIRTH DATE | | EMAIL ADDRESS | | BIRTH DATE | | EMAIL ADDRESS | |
| HOME PHONE | CELL PHONE | BUSINESS PHONE/EXT. | | HOME PHONE | CELL PHONE | BUSINESS PHONE/EXT. | |
| DRIVER'S LICENSE NUMBER/STATE | | AGES OF DEPENDENTS | | DRIVER'S LICENSE NUMBER/STATE | | AGES OF DEPENDENTS | |
| PRESENT ADDRESS (Street - City - State - Zip) | | | <input type="checkbox"/> OWN <input type="checkbox"/> RENT | PRESENT ADDRESS (Street - City - State - Zip) | | | <input type="checkbox"/> OWN <input type="checkbox"/> RENT |
| | | | LENGTH AT RESIDENCE | | | | LENGTH AT RESIDENCE |
| PREVIOUS ADDRESS (Street - City - State - Zip) | | | <input type="checkbox"/> OWN <input type="checkbox"/> RENT | PREVIOUS ADDRESS (Street - City - State - Zip) | | | <input type="checkbox"/> OWN <input type="checkbox"/> RENT |
| | | | LENGTH AT RESIDENCE | | | | LENGTH AT RESIDENCE |
| MORTGAGE/RENT OWED TO | | | | MORTGAGE/RENT OWED TO | | | |
| MORTGAGE BALANCE \$ | | MONTHLY PAYMENT \$ | INTEREST RATE % | MORTGAGE BALANCE \$ | | MONTHLY PAYMENT \$ | INTEREST RATE % |
| COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed) | | | | COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed) | | | |
| EMPLOYMENT/INCOME | | | START DATE | EMPLOYMENT/INCOME | | | START DATE |
| EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME | | | | EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME | | | |
| NAME AND ADDRESS OF EMPLOYER | | | | NAME AND ADDRESS OF EMPLOYER | | | |
| NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED. | | | | NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED. | | | |
| EMPLOYMENT INCOME PER \$ | | OTHER INCOME \$ | PER | EMPLOYMENT INCOME PER \$ | | OTHER INCOME \$ | PER |
| TITLE/GRADE | | SOURCE | | TITLE/GRADE | | SOURCE | |

